



Motorcycle Rates

Class 3



Dual Purpose, Sports Tourers, and Faired Sportsbikes

Determining the Premium Grade - Questions to Ask:

	Premium Grades			
	1	2	3	4
How old is the main Rider?	25+	25+	-	-
Do they hold the required NZ licence?	Yes	Yes	-	-
How many Theft/At-Fault Incidents* have they had in the last 5 years?	1 Max	1 Max	2 Max	2 Max
Were any of those thefts or incidents within the last 12 months?	None	1 Max	None	1 Max
How many years of bike ownership within the last 3 years?	2+	1+	1 +	-
Any criminal convictions or loss of licence in the last 5 years?	1 Max	1 Max	1 Max	1 Max
Were any of those within the last 12 months?	None	None	None	None

Any rider who doesn't fit within the above table must be referred to Protecta Insurance for acceptance.

- * At-Fault Incidents include: Single Vehicle accidents, Thefts, any insurance claim where an excess was paid.
- A Dash "-" in the above table indicates that there is no restriction for that question in that Grade

The Excess for all policy types is **15%** of the Sum Insured, with a minimum of **\$250** and a maximum as indicated by the relevant Excess Cap shown below.

If the exact value of the bike isn't listed, please use the premium from the next highest value

Excess Cap:	\$750	\$1,000	\$1,250	\$1,250
Premium Grade:	Grade 1	Grade 2	Grade 3	Grade 4
\$1,000	184	206	223	253
\$2,000	234	278	311	371
\$3,000	283	349	399	490
\$4,000	333	421	487	608
\$5,000	382	492	575	726
\$6,000	432	564	663	844
\$7,000	481	635	751	963
\$8,000	531	707	839	1081
\$9,000	580	778	927	1199
\$10,000	630	850	1015	1317
\$11,000	679	921	1103	Refer to Protecta for Grade 4 riders with bikes valued over \$10,000
\$12,000	729	993	1191	
\$13,000	778	1064	1279	
\$14,000	828	1136	1367	
\$15,000	877	1207	1455	
\$16,000	927	1279	1543	
\$17,000	976	1350	1631	
\$18,000	1026	1422	1719	
\$19,000	1075	1493	1807	
\$20,000	1125	1565	1895	
\$21,000	1174	1636	1983	
\$22,000	1224	1708	2071	
\$23,000	1273	1779	2159	
\$24,000	1323	1851	2247	
\$25,000	1372	1922	2335	
\$26,000	1422	1994	2423	
\$27,000	1471	2065	2511	
\$28,000	1521	2137	2599	
\$29,000	1570	2208	2687	
\$30,000	1620	2280	2775	
\$31,000	1669	2351	2863	
\$32,000	1719	2423	2951	
\$33,000	1768	2494	3039	
\$34,000	1818	2566	3127	
\$35,000	1867	2637	3215	
\$36,000	1917	2709	3303	
\$37,000	1966	2780	3391	
\$38,000	2016	2852	3479	
\$39,000	2065	2923	3567	
\$40,000	2115	2995	3655	
\$45,000	2362	3352	4095	
\$50,000	2610	3710	4535	
Over \$50,000	Please call Protecta for pricing and acceptance of bikes valued over \$50,000			